

DUBAI

REAL ESTATE INVESTMENT GUIDE



INVEST WITH CLARITY

EVERYTHING YOU NEED TO KNOW
BEFORE INVESTING IN DUBAI

Investment Process | Buy & Sell | Leasing
Costs | Areas | Golden Visa

A practical guide to buying, selling and leasing property in Dubai, for
investors, end-users and landlords.



**STRONG
ROI**



**SAFE AND
REGULATED**



**PRIME
LOCATIONS**



**GOLDEN VISA
RESIDENCY**

YOUR PATH TO PROPERTY AND RESIDENCY

WELCOME TO DUBAI PROPERTY

Dubai is one of the few major cities where foreign nationals can own freehold property in designated areas, with a clear regulator, a land registry that records every sale, and a market open to buyers from around the world. This guide explains how it works in plain language, so you walk into a viewing knowing what you are looking at.

It covers the terms you will hear, the buying and leasing steps, the costs on top of the price, the main neighbourhoods and the Golden Visa. It is a starting point, not advice. Figures and rules change, so confirm the latest position before you commit.

WHY INVESTORS LOOK AT DUBAI



Freehold Ownership

Foreign buyers can own property outright in designated freehold areas, with a title deed registered at the Dubai Land Department.



Light Tax Burden

Dubai charges no annual property tax and no personal income tax on rent. Check your own tax position at home, including in the UK.



A Regulated Market

Sales are registered with the Dubai Land Department, brokers are licensed by RERA, and off-plan payments go into regulated escrow accounts.



Residency and Currency

Property worth AED 2 million or more can qualify for the 10-year Golden Visa. The dirham is pegged to the US dollar.



HOW OSMIUM HELPS

We help you understand the market, shortlist options across developers and areas, arrange viewings, and guide you through the paperwork from offer to handover.

RERA ORN
45025

TRADE LICENCE
1405045

SPECIALISING IN
Off-Plan & Ready

LICENSED IN
Dubai, UAE

KEY TERMINOLOGY

DLD	The Dubai Land Department (DLD) is a government entity responsible for regulating the real estate sector in Dubai. It manages property transactions, registration of property sales and leases, and other legal matters related to land and real estate in Dubai.
RERA	Stands for Real Estate Regulatory Agency and is responsible for regulating the real estate sector in Dubai. Established in 2007, RERA oversees all real estate activities and transactions, ensuring transparency, fairness, and legal compliance across the market.
Registration Trustee	Refers to an entity or office authorised by the Dubai Land Department (DLD) to facilitate property transactions, making the process of property registration more efficient and accessible for buyers and sellers. These trustees serve as intermediaries between the public and the DLD, handling the paperwork and legal processes involved in property registration.
Off-Plan	Off-plan properties in Dubai refer to real estate that is sold before its construction is completed, sometimes even before construction has started. These properties are typically purchased directly from developers or through authorised agents at a lower price compared to ready properties.
Ready	Ready properties in Dubai refer to completed real estate that is immediately available for occupancy or handover. These properties can be used for residential, commercial, or investment purposes as soon as the transaction is completed, unlike off-plan properties which are under construction.
Primary	Primary market or primary sales refers to properties being sold directly by the developer, often for the first time. These properties have not been owned or occupied before and are typically either off-plan (under construction) or newly completed.
Secondary	The secondary market refers to the resale market, where properties are sold by private owners, not directly from developers. These properties may have been owned and lived in or rented out before, or they may be newly completed but sold by an individual owner rather than the developer.
Leasehold	Leasehold in Dubai refers to a type of property ownership where the buyer owns the right to use a property for a specific period, typically ranging from 10 to 99 years, but does not own the land on which the property is built. The land remains under the ownership of the freeholder (landowner), and after the lease period expires, the property rights return to the freeholder unless the lease is renewed.
Freehold	Refers to a type of real estate ownership where the buyer owns the property and the land it is built on outright, without any time restrictions. This ownership model gives expatriates (non-UAE nationals) the ability to purchase and own property in designated freehold areas of Dubai.
Title Deed	A title deed in Dubai is an official document that proves ownership of a property. It's issued by the Dubai Land Department (DLD) and serves as a legal record of ownership.

Oqood	Oqood is a system introduced by the Dubai Land Department (DLD) to streamline the registration and management of off-plan property sales in Dubai. The term "Oqood" translates to "contracts" in Arabic, and the system aims to provide greater transparency and security for both buyers and developers in the real estate market.
SPA	SPA stands for Sales and Purchase Agreement. The SPA is a legal contract between the buyer and the seller (or developer) outlining the terms and conditions of the property sale. It serves as the formal agreement that transfers ownership from the seller to the buyer.
NOC	NOC stands for No Objection Certificate. It's an important document issued by various entities that confirms there are no objections or outstanding issues related to a property.
PHPP	Stands for Post-Handover Payment Plan and it is a financing option offered by developers to ease the purchase of property. It allows buyers to make payments after the property has been handed over to them, rather than paying the entire amount upfront or during construction.
Short-Term Leasing	Short-term leasing in Dubai refers to renting a property for a period typically ranging from a few days to a few months. It's a popular option for tourists, business travelers, and people in transitional situations. It is managed by DTCM.
Long-Term Leasing	Refers to renting a property for a period typically ranging from one year to several years.
DTCM	DTCM stands for the Dubai Tourism and Commerce Marketing. It is a government department responsible for promoting tourism and commerce in Dubai.
Ejari	Ejari is an online registration system in Dubai, managed by the Real Estate Regulatory Agency (RERA). It is used to formalise and register rental agreements, ensuring that all rental contracts are legally compliant and documented.
Security Deposit	In Dubai, a security deposit is a standard requirement for rental agreements. The deposit serves as a safeguard for landlords against potential damage to the property or unpaid rent. Generally, it is 5% of the rental price for unfurnished units and 10% for furnished ones.
Tenancy Contract	A tenancy contract in Dubai is a legally binding agreement between a landlord and tenant that outlines the terms and conditions of renting a property.
RDC	RDC in Dubai stands for the Rental Dispute Centre. It is a judicial body under the Dubai Land Department (DLD) that handles disputes between landlords and tenants.
Contract A	This type of contract formalises the agreement between a property seller and a real estate broker. It outlines the broker's responsibilities, commission structure, and the terms under which the property will be sold.

Contract B	This type of contract formalises the agreement between a buyer and a real estate broker.
Form F – Memorandum of Understanding (MOU)	It is a binding agreement between the buyer and the seller in a real estate transaction. This document is crucial because it formalises the terms of the sale and is registered with the Dubai Land Department (DLD). The Listing (Seller) agent creates the form F. Valid contracts A and B are mandatory to initiate form F. Signed at registration trustee with the presence of a witness.
Form U	Buyer may terminate contract A or B unilaterally with form U.
Dubai REST	In Dubai, "Dubai REST" is a digital platform developed by the Dubai Land Department (DLD) to streamline real estate transactions and services. The platform aims to simplify processes for property owners, buyers, tenants, and real estate professionals.
Exclusive Listing	An exclusive listing in Dubai real estate is a type of property listing agreement where the property owner grants a single real estate agent or agency the exclusive right to market and sell the property. This means that the property cannot be listed with other agents or agencies during the term of the agreement.
POA	A Power of Attorney (POA) is a legal document that allows one person (the "principal") to appoint another person (the "attorney-in-fact" or "agent") to act on their behalf in legal and financial matters, including real estate transactions.
ROI	Return on Investment (ROI) refers to the measure used by investors to evaluate the profitability of their investments. ROI helps investors understand how much return they can expect from their investment relative to its cost. It is calculated by dividing net income by total investment.
ROE	Return on Equity (ROE) is a financial metric used to measure the profitability in relation to the equity shareholders have invested in. It is calculated by dividing net income by shareholder's equity.
EOI	EOI stands for Expression of Interest. It is a preliminary, non-binding step in which a buyer registers interest in a property, often a new launch, with a small refundable deposit, before the formal booking and SPA. It can help secure priority access to units, and the deposit is returned if the buyer decides not to proceed.
Market Appreciation	Market appreciation in real estate refers to the increase in the value of a property or real estate market over time. This rise in value can be driven by various factors and is an important consideration for real estate investors, property owners, and buyers.
OP	OP commonly refers to "Original Price". This term is used to indicate the initial price at which a property was purchased before any subsequent changes or transactions. Understanding the OP is crucial for various real estate activities, including valuation, investment analysis, and resale.
CMP	CMP typically stands for "Current Market Price". This term refers to the price at which a property is currently valued or listed in the market. Understanding CMP is crucial for buyers, sellers, investors, and real estate professionals to make informed decisions.

DLD Transfer Fee	This is a fee charged when transferring property ownership. It is typically calculated as a percentage of the property's sale price or the market value, whichever is higher. As of recent regulations, the standard transfer fee is 4% of the property value.
DLD Administrative Fee	A fixed fee charged for processing the registration. This fee varies but is generally around AED 580.
Registration Trustee Fee	2,100 AED for properties under 500,000 AED and 4,200 AED for properties over 500,000 AED.
Agent Commission	For property sales, the standard commission is typically 2% of the sale price paid by the buyer. For rentals, it is 5% of the rental amount paid by the tenant.
Ejari Fee	The registration fee for an Ejari is approximately AED 220. This is applicable for landlords and tenants who need to formalise their lease agreements.
DEWA Connection Fee	DEWA (Dubai Electricity and Water Authority) fees are applied for the connection of electricity and water services which are 2,020 AED for apartments (4,020 AED for villas) as a security deposit which are refundable and 140 AED for the connection which are not refundable.
Mortgage Registration Fee	When registering a mortgage, a fee is charged which is generally 0.25% of the mortgage amount plus a fixed administrative fee.
Service Charges	Recurring fees that property owners pay to maintain and manage common areas in residential buildings or communities.
Eviction	The eviction of tenants is regulated by the Dubai Tenancy Law, primarily outlined in Law No. 26 of 2007 and its amendments under Law No. 33 of 2008. These laws aim to protect both landlords and tenants while ensuring transparency in rental agreements.
Rental Cap	The rental cap refers to the limits set by the Real Estate Regulatory Agency (RERA) to control rent increases, ensuring that landlords cannot impose excessive rent hikes on tenants. These regulations are designed to protect tenants from sharp rent increases while allowing landlords reasonable adjustments based on market conditions.
Mollak	A system launched by the Dubai Land Department (DLD) and the Real Estate Regulatory Agency (RERA) to regulate and manage jointly owned properties in Dubai.
Escrow Account	An escrow account is a special type of bank account used in real estate transactions to protect both buyers and developers, ensuring that funds are used only for the intended purpose, particularly during the construction of off-plan properties.
Gifting	The process of gifting real estate (also known as property transfer via gift) is a legal transfer of property ownership between family members. The Dubai Land Department (DLD) facilitates this process, but specific rules and fees apply to ensure transparency and legal compliance.

BUYING AND SELLING PROCESS

PRIMARY SALE: OFF-PLAN (FROM THE DEVELOPER)

Off-plan means buying a unit before it is finished, directly from the developer, and paying in instalments as it is built.

Down payment: generally about 20% of the total price



SECONDARY SALE (RESALE)

Up to 3 agents can list a property. The seller needs the developer's NOC.
 A blocking cheque of about 10% holds the property.



Buying with a mortgage? Get pre-approval from a UAE bank first. It tells you your budget and speeds up the sale. Off-plan purchases can also be financed in some cases.

LEASING PROCESS

LONG-TERM LEASE



SHORT-TERM AND HOLIDAY HOMES

Renting by the night or week needs a holiday-home permit from the Department of Economy and Tourism (the former DTCM) and compliance with building rules. Returns can be higher than long-term lets, but so are costs: cleaning, furnishing, platform fees, utilities and vacancy periods.

GROSS YIELD VS NET YIELD

Gross yield = annual rent ÷ purchase price. **Net yield** = (annual rent – service charges – maintenance – management and other costs) ÷ total amount invested. Example: AED 120,000 rent on a AED 1,500,000 home is an 8% gross yield; after AED 20,000 of costs it is a 6.7% net yield.

GOOD TO KNOW

Security deposit is typically 5% of annual rent (unfurnished) or 10% (furnished). Rent rises at renewal follow the RERA rental index, and disputes go to the Rental Disputes Centre.

COSTS TO BUY: OFF-PLAN

Buying off-plan means paying the developer in instalments, with fewer one-off fees up front. Plan for these charges on top, and ask the developer for a full breakdown before you sign.

COST	TYPICAL AMOUNT	GOOD TO KNOW
DLD Transfer Fee	4% of the price	Some developers cover part of it.
Oqood Registration	AED 4,000 + VAT	Registers your contract with the DLD.
Broker Commission	None for you	No commission to pay.
Mortgage Registration	0.25% of the loan + AED 290	Only if you borrow.
Title Deed Fee	AED 580 for an apartment	Paid at handover.
Utilities and Service Charges	Varies by building	Service charges start at handover.

EXAMPLE: AED 1,500,000 OFF-PLAN APARTMENT, CASH

Total outlay about AED 1,564,780. The extra costs are about AED 64,780, or 4.3% of the price.

TOTAL OUTLAY



● Property price, AED 1,500,000 ● Fees and costs, AED 64,780

WHERE THE AED 64,780 GOES



● DLD transfer fee, AED 60,000 ● Oqood registration + VAT, AED 4,200
● Title deed at handover, AED 580

WHEN THE PRICE IS PAID: A 60/40 PLAN



● On booking, 20%: AED 300,000 ● During construction, 40%: AED 600,000
● On handover, 40%: AED 600,000

No commission to pay. You pay no broker commission when you buy off-plan. DLD fee waivers and payment plans differ by project, so speak to Osmium Properties first. We help you secure the best payment plan and the best available discounts.

COSTS TO BUY: SECONDARY

The price is only part of the cost. Ask for a full breakdown before you sign.

COST	TYPICAL AMOUNT	GOOD TO KNOW
DLD Transfer Fee	4% of the price	Normally paid by the buyer.
Title Deed Fee	AED 580 for an apartment	Paid at registration.
Trustee Office Fee	AED 4,000 + VAT	AED 2,000 + VAT below AED 500,000.
Broker Commission	Commonly 2% + VAT	Agree it in writing first.
Mortgage Registration	0.25% of the loan + AED 290	Only if you borrow to buy.
Bank Charges	Varies by bank	Valuation and arrangement. Ask for a quote.
Utility Connection	DEWA deposit + small fee	Paid when you move in or rent it out.
Service Charges	Varies by building	A yearly cost. Ask for the rate per sq ft.

EXAMPLE: AED 1,500,000 SECONDARY APARTMENT, CASH

Total outlay about AED 1,596,280. The extra costs are about AED 96,280, or 6.4% of the price.

TOTAL OUTLAY



● Property price, AED 1,500,000 ● Fees and costs, AED 96,280

WHERE THE AED 96,280 GOES



● DLD transfer fee, AED 60,000 ● Commission + VAT, AED 31,500 ● Trustee fee + VAT, AED 4,200
 ● Title deed, AED 580

Indicative figures based on published DLD fee schedules, last checked October 2026. Confirm current costs before you buy.

LEASING COSTS AND COMMISSION

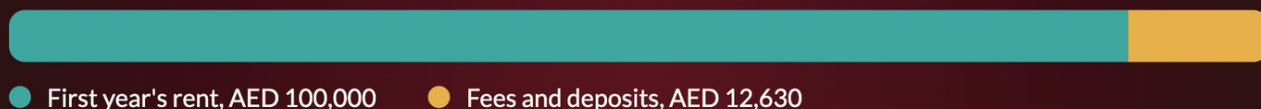
Renting has a few one-off costs on top of the rent. Most are paid by the tenant at signing.

COST	TYPICAL AMOUNT	WHO PAYS AND WHEN
Agent Commission	5% of annual rent + VAT	Paid by the tenant at signing.
Security Deposit	5% (10% if furnished)	Refundable at the end of the lease.
Ejari Registration	About AED 220	Registers the tenancy contract. Paid by the tenant.
DEWA Deposit	AED 2,020 (villa AED 4,020)	Refundable. The AED 140 fee is not.
Landlord Service Fee	No fixed cost	Paid by the landlord to the broker.*
Service Charges	Varies by building	Paid by the landlord, not the tenant.

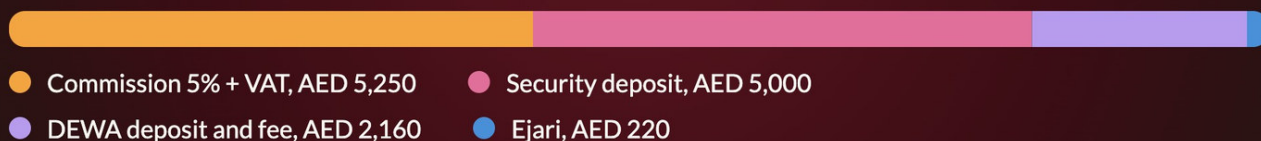
EXAMPLE: AED 100,000 A YEAR APARTMENT, UNFURNISHED

The tenant pays about AED 112,630 up front. The extra costs are AED 12,630.

TENANT'S TOTAL OUTLAY



WHERE THE AED 12,630 GOES



WHO RECEIVES WHAT

Rent, AED 100,000	The landlord
Commission + VAT, AED 5,250	The broker. The VAT part is passed on to the government.
Security deposit, AED 5,000	Held by the landlord and returned at the end of the lease.
DEWA deposit and fee, AED 2,160	DEWA. The deposit is returned when the account is closed.
Ejari, AED 220	The Ejari registration system.

***Landlord fee:** The landlord pays the broker a fee for marketing and managing the property. It is not fixed, varies with the rent the landlord wants and is agreed in advance.

DUBAI NEIGHBOURHOODS



DOWNTOWN DUBAI

ICONIC CITY CENTRE

Home to Burj Khalifa, Dubai Mall and the Dubai Fountain. A walkable, premium address with strong tenant demand.

Pros: Global recognition, steady rental demand, dining and culture on the doorstep

Cons: High entry prices and service charges



BUSINESS BAY

CENTRAL BUSINESS DISTRICT

A mixed-use district beside Downtown along the Dubai Canal, with apartments from studios to large units.

Pros: Central location, many new launches, good value next to Downtown

Cons: Ongoing construction and peak-hour traffic



DUBAI MARINA

WATERFRONT LIVING

A mature marina community with a promenade, beach access via JBR, cafés, and metro and tram links.

Pros: Established rental market, lifestyle appeal, popular with professionals

Cons: Older towers vary in condition; busy at weekends



BLUEWATERS ISLAND

ISLAND LIFESTYLE

A compact island beside JBR with a waterfront promenade, retail and dining, and Ain Dubai.

Pros: Sea views, distinctive location, strong holiday-let appeal

Cons: Limited supply and a small community



DUBAI CREEK HARBOUR

THE NEW CREEK DISTRICT

A large waterfront community by the Ras Al Khor wildlife sanctuary, planned around a creekside promenade.

Pros: Skyline and creek views, long-term master plan, modern towers

Cons: Still developing; amenities arrive in phases



MEYDAN

RACE-COURSE COMMUNITY

Home to Meydan Racecourse and districts such as Sobha Hartland, close to Downtown and Business Bay.

Pros: Close to the centre, green spaces, villas and apartments

Cons: A young community; check handover timelines



DUBAI HILLS ESTATE

GREEN FAMILY COMMUNITY

A golf-course community with parks, schools, a hospital and Dubai Hills Mall, offering apartments, townhouses and villas.

Pros: Family-friendly, strong resale demand, wide choice of homes

Cons: Premium pricing for villas



AL FURJAN

VALUE IN THE WEST

A residential community near the metro and Dubai Investments Park, with townhouses, villas and apartments.

Pros: Accessible prices, metro links, popular with families

Cons: Further from the coast and the centre



AL BARARI

BOUTIQUE GREEN LIVING

A low-density botanical community of villas and low-rise apartments set in landscaped gardens and water features.

Pros: Privacy, greenery and a luxury setting, a calm retreat within reach of the city

Cons: Premium pricing, limited supply and car-dependent



DUBAI SPORTS CITY

SPORTS-LED COMMUNITY

A community planned around stadiums, a golf course and sports academies, with mainly apartments and some villas.

Pros: Lower entry prices, active lifestyle, steady demand from tenants

Cons: Older buildings vary in condition; further from the beaches



MOTOR CITY

FAMILY AND MOTORSPORT

A green, walkable community built around Dubai Autodrome and Kart Drive, with apartments, townhouses and villas.

Pros: Affordable family living, parks and dining, strong community feel

Cons: Event-day traffic and some distance from the coast



JVC

JUMEIRAH VILLAGE CIRCLE

An affordable, well-connected central community with many parks and a wide choice of apartments, townhouses and villas.

Pros: Accessible prices, central location, strong rental demand, many new launches

Cons: Busy roads at peak times and ongoing construction

UAE GOLDEN VISA

DO I QUALIFY?

10-YEAR RENEWABLE GOLDEN VISA

- ✓ Property value of **AED 2 million or more**, as one property or several combined
- ✓ Ready or off-plan homes can qualify. Mortgaged properties may qualify under the authorities' conditions
- ✓ A valid passport and a title deed, or an Oqood certificate for off-plan
- ✓ You can sponsor your spouse and children, and you do not have to live in the UAE full time

Not sure about your property? **Ask an Osmium property consultant to check it for you.**

HOW CAN YOU APPLY AS A REAL ESTATE INVESTOR?



DOCUMENTS USUALLY NEEDED

• Valid passport and passport-size photo • Title deed, or Oqood certificate for off-plan • Valuation or developer letter confirming the value • Mortgage bank letter, if financed • Medical test and Emirates ID after approval

FEES

The total cost depends on where you apply from and on processing charges, and it changes over time. Use a recognised visa service provider and confirm the current fees with the ICP. This page is general information, not legal advice.

EMERGING AREAS

DUBAI'S FUTURE REAL ESTATE GEMS

Dubai continues to evolve as a global real estate hub, with several upcoming communities poised to redefine investment opportunities. These future hotspots offer a mix of strategic locations, cutting-edge infrastructure and innovative living concepts, making them attractive to investors and residents alike.



MOHAMMED BIN RASHID CITY

Close to Downtown, with the Crystal Lagoon, parks and large master-planned districts.



DUBAI ISLANDS

A set of man-made islands off Deira with waterfront promenades, beaches and a mix of apartments and villas.



PALM JEBEL ALI

A planned relaunch of the Palm at Jebel Ali, with residential and hospitality components. Follow the developer's schedule closely.



DUBAI SOUTH

Built around Al Maktoum Airport and Expo City, aimed at long-term logistics, business and residential growth.



DLRC (DUBAILAND RESIDENCE COMPLEX)

Located between Academic City and DSO, close to the Blue Line metro (due 2029), leading universities, DSO's upcoming AED 11bn AI and tech hub (District IO) and the growing Etihad Rail network.

Before you buy: check the developer's track record and RERA registration • confirm the project has an escrow account • read the SPA and payment plan • compare service charges and net yield, not just price

YOUR NEXT STEPS

- 1 Tell us your goals:** rental income, growth or a place to live
- 2 Explore options:** we shortlist homes across areas and developers that fit
- 3 View with us:** visit in person or by video and compare costs and yields
- 4 Reserve and complete:** we guide you through the paperwork, payments and handover
- 5 After you buy:** leasing, property management and resale support when you need it

CONTACT

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SCAN TO VISIT

Disclaimer: This guide provides general information for investors and does not constitute legal, tax or financial advice. Fees, regulations and market conditions change, and all figures are indicative. Please check the current requirements with an Osmium Properties property consultant before making any decision.



OSMIUM PROPERTIES L.L.C
YOUR TRUSTED INVESTMENT ADVISER IN DUBAI